



New Insurance License

INSURANCE

Nevada



CAREER INFORMATION

What a challenging, rewarding, and lucrative career path to take! Insurance is one of the largest and most important industries in the world. As an insurance professional, you will be responsible for helping satisfy the basic economic needs of individuals and families.

As an agent, you'll help analyze and explain how life insurance, annuities, disability income, and property and casualty insurance can help people meet their own financial needs and those of their loved ones. Your sound advice and practical solutions will show clients how to live in security and with peace of mind.

While an insurance agent does sell insurance, it's far different from selling tangible products, such as cars or refrigerators. Insurance policies offer something that cannot be seen or touched: the promise of security and protection provided.

Characteristics of Successful Insurance Agents

Those who excel in insurance tend to be:

- ◆ At ease with many types of people
- ◆ Skilled negotiators
- ◆ Professional and dedicated to customer service
- ◆ Detail-oriented
- ◆ Computer-savvy
- ◆ Driven by high personal goals
- ◆ Well connected in their communities
- ◆ Independent and self-motivated
- ◆ Comfortable with daily variety

A Day in the Life

As an insurance agent, you're licensed by the state to sell insurance policies, collect premiums, service accounts, and sustain a committed relationship with clients. On a daily basis you will process applications, premiums and other paperwork.

For the client, you will analyze his/her needs, recommend the type and amount of insurance necessary, prepare the application, and send it to the company for review and approval. For the company, you will act as their "field underwriter" by determining if an applicant is acceptable to the insurer.

After your client becomes insured, your ongoing duties will include servicing their changing needs. You will advise them of necessary coverage changes brought on by the addition of children, home remodels, vehicle purchases, or the onset of old age.

Starting Out

Selling insurance offers a lot of choices. You can get licensed in many different "lines" of insurance, such as:

- ◆ Life and health insurance that offer protection from income loss due to the death or disability of a loved one or key employee.
- ◆ Property and casualty insurance that offer protection against loss of property or other losses due to others' liability or criminal activity.

As there are different types of insurance lines, there are different types of insurance agent. You can work as an "independent agent," free to represent many insurance companies, or as a "captive" or "exclusive" agent representing only one. Regardless of what type of agent you become, you will hold a position of trust, honesty, and responsibility.

Unlimited Earning Potential

In today's insurance industry, some positions pay solely salaries, solely commissions, or a mixture of both. Earnings vary according to geographic area, specialization, market conditions, and contacts.

Most importantly, the effort you put in—day in and day out—determines how much you bring home. It's simple: The harder you work, the more you make. The sky's the limit!

“Your materials gave me great confidence. I passed my test with ease. Thanks!”





NEVADA INSURANCE LICENSE REQUIREMENTS

To obtain an insurance license in Nevada, you must satisfy these requirements:

1. You must complete your education at a state-approved school, like ProSchools. Upon finishing the coursework, you'll receive a course completion certificate.

NEVADA INSURANCE LICENSE EDUCATION REQUIREMENTS

20 Hours	Life Insurance
20 Hours	Health Insurance
40 Hours	Life and Health Insurance
20 Hours	Property Insurance
20 Hours	Casualty Insurance
40 Hours	Property and Casualty (P&C) Insurance
80 Hours	All lines of Insurance

2. Pass the Nevada insurance license exam.
3. Submit an Individual Licensing application to the Nevada Division of Insurance (DOI) and pay the license fee plus an agency affiliation fee.
4. Submit to a criminal history check. Complete 2 fingerprint cards and attach the cards to your licensing application with a separate cashier's check or money order.

If you are an agent licensed in another state and planning a move to Nevada within 90 days of applying for licensure, you need to:

1. Provide an original letter of clearance from the regulatory agency of the state in which you were actively licensed. An applicant for licensing in Nevada who was previously licensed for the same lines of authority in another state need not complete any pre-licensing education or examinations if the application is received within 90 days after cancellation of the license.
2. Pass the Nevada insurance license exam.
3. Submit an Individual Licensing application to the Nevada Division of Insurance (DOI) and pay the license fee plus an agency affiliation fee.
4. Submit to a criminal history check. Complete 2 fingerprint cards and attach the cards to your licensing application with a separate cashier's check or money order.

Producer Affiliation Requirements

A producer wishing to sell for an agency must be "affiliated" with that agency in order to transact insurance unless the producer is directly appointed by the insurer. A producer can't transact insurance until they are affiliated with the agency they are employed with. Direct producer appointments must be filed within 15 days after the agency contract is executed or an initial Nevada insurance license is issued. The effective date of the appointment will be listed on the NAIC Producer database.

COURSE INFORMATION AND PRICING

ONLINE LEARNING OPTIONS

Crs #	Title/Description	Hrs	Price
321NV041	Life & Health	40	\$219
321NV051	Property & Casualty	40	\$219
321NV061	Life	20	\$119
321NV071	Health	20	\$119

Learning Options to Fit Your Lifestyle

Need a more flexible schedule? Prefer to learn on your own? With ProSchools' online program, you get to pick and choose when and where to study. Simply decide what's best for your schedule and learning style.

In only a month or two, a lucrative income will be well within your reach! And it will cost next to nothing compared to an associate's or bachelor's degree.

PROSCHOOLS GUIDES YOU ALONG

Upon enrolling, you'll receive instructions that act as your roadmap for completing the coursework, and highlight the information most critical for acing the Nevada insurance exam. Interactive lessons, multimedia reviews, and quizzes will help reinforce vital information. Plus, our Customer Care team and your instructor are always there to help you along.

Online Learning

Our online learning option includes all the study tools you'll need: lessons, quizzes, mock exams, and ready access to knowledgeable instructors.

After enrolling, you'll receive an online orientation that acts as your roadmap for completing the coursework, and highlights the information most critical for acing the Nevada insurance exam. Plus, our Customer Support team and your instructor are always here to help you along.

